

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2008 Complaint Report**

Complaints by Reason

Missouri Department of Insurance, Financial Institutions & Professional Registration
2008 Complaint Report

Private Passenger Automobile Insurance					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Adjuster Handling	7	25	11	57.1%	-56.0%
Adjuster Not Responding	2	0	0	-100.0%	.
Adverse Benefit Determination	2	1	3	50.0%	200.0%
Assignment of Benefits	0	0	1	.	.
Co-pay Issues	0	1	0	.	-100.0%
Comparative Negligence	7	21	9	28.6%	-57.1%
Cost of Containment	0	1	0	.	-100.0%
Delays	228	236	249	9.2%	5.5%
Denial of Claim	173	168	127	-26.6%	-24.4%
Other	25	31	30	20.0%	- 3.2%
Post Claim Underwriting	2	2	3	50.0%	50.0%
Preexisting Condition	1	0	0	-100.0%	.
Prompt Pay	3	0	1	-66.7%	.
Subrogation	2	6	4	100.0%	-33.3%
Timeliness	2	0	0	-100.0%	.
Total Loss	0	8	0	.	-100.0%
Unsatisfactory Settlement/Offer	429	320	328	-23.5%	2.5%
Usual, Customary, Reasonable	0	1	0	.	-100.0%
Value Dispute	1	3	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>884</i>	<i>824</i>	<i>766</i>	<i>-13.3%</i>	<i>- 7.0%</i>
Marketing					
Agent Handling	9	6	7	-22.2%	16.7%
Delays	1	2	0	-100.0%	-100.0%
Failure to Place	2	1	0	-100.0%	-100.0%
Fiduciary Theft	0	1	0	.	-100.0%
Fraud/Forgery	0	1	1	.	0.0%
Misappropriation of Premium	0	0	1	.	.
Misleading Advertising	0	1	1	.	0.0%
Other	0	1	1	.	0.0%
Replacement	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>12</i>	<i>14</i>	<i>11</i>	<i>- 8.3%</i>	<i>-21.4%</i>
Policy Service					
Abusive Service	0	2	1	.	-50.0%
Coverage Question	18	15	15	-16.7%	0.0%
Delays / No Response	1	2	2	100.0%	0.0%
Information Requested	0	1	1	.	0.0%
Other	8	6	8	0.0%	33.3%

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Private Passenger Automobile Insurance					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Payment Not Credited	7	0	1	-85.7%	.
Policy Delivery	2	2	2	0.0%	0.0%
Premium Notice/Billing	60	40	40	-33.3%	0.0%
Premium Refund	18	13	21	16.7%	61.5%
<i>Subtotal</i>	<i>114</i>	<i>81</i>	<i>91</i>	<i>-20.2%</i>	<i>12.3%</i>
Underwriting					
CLUE Reports	0	1	0	.	-100.0%
Cancellation	7	24	17	142.9%	-29.2%
Credit Report	1	1	2	100.0%	100.0%
Credit Scoring	0	1	0	.	-100.0%
Delays	0	2	0	.	-100.0%
Endorsement / Rider	2	1	0	-100.0%	-100.0%
Forced Placement	0	1	0	.	-100.0%
Nonrenewal	2	5	10	400.0%	100.0%
Other	3	1	3	0.0%	200.0%
Premium and Rating	36	33	43	19.4%	30.3%
Refusal to Insure	2	4	1	-50.0%	-75.0%
<i>Subtotal</i>	<i>53</i>	<i>74</i>	<i>76</i>	<i>43.4%</i>	<i>2.7%</i>
Total	1,063	993	944	-11.2%	- 4.9%

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Homeowners Insurance					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Adjuster Handling	5	5	3	-40.0%	-40.0%
Adjuster Not Responding	1	1	0	-100.0%	-100.0%
Adverse Benefit Determination	0	1	1	.	0.0%
Coordination of Benefits	0	0	1	.	.
Delays	73	69	87	19.2%	26.1%
Denial of Claim	95	109	123	29.5%	12.8%
Other	8	4	7	-12.5%	75.0%
Post Claim Underwriting	1	1	3	200.0%	200.0%
Prompt Pay	1	0	0	-100.0%	.
Subrogation	0	1	1	.	0.0%
Timeliness	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	258	161	199	-22.9%	23.6%
Willing Provider	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>444</i>	<i>353</i>	<i>425</i>	<i>- 4.3%</i>	<i>20.4%</i>
Marketing					
Agent Handling	4	5	11	175.0%	120.0%
Deceptive Cold Lead Advertising	0	0	1	.	.
Delays	1	1	0	-100.0%	-100.0%
Failure to Place	4	4	1	-75.0%	-75.0%
Fiduciary Theft	1	0	0	-100.0%	.
Fraud/Forgery	1	0	0	-100.0%	.
High Pressure Tactics	0	1	0	.	-100.0%
Misappropriation of Premium	1	0	1	0.0%	.
Misleading Advertising	0	1	0	.	-100.0%
Misrepresentation	0	1	3	.	200.0%
Other	0	0	1	.	.
Twisting	0	0	1	.	.
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>12</i>	<i>14</i>	<i>19</i>	<i>58.3%</i>	<i>35.7%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Coverage Question	13	22	7	-46.2%	-68.2%
Delays / No Response	1	2	1	0.0%	-50.0%
Information Requested	0	0	1	.	.
Other	10	1	4	-60.0%	300.0%
Payment Not Credited	1	0	1	0.0%	.
Policy Delivery	3	4	1	-66.7%	-75.0%

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Homeowners Insurance					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Premium Notice/Billing	24	17	19	-20.8%	11.8%
Premium Refund	12	14	9	-25.0%	-35.7%
<i>Subtotal</i>	<i>65</i>	<i>60</i>	<i>43</i>	<i>-33.8%</i>	<i>-28.3%</i>
Underwriting					
CLUE Reports	1	2	0	-100.0%	-100.0%
Cancellation	11	14	12	9.1%	-14.3%
Credit Report	2	3	4	100.0%	33.3%
Credit Scoring	1	7	2	100.0%	-71.4%
Delays	1	1	0	-100.0%	-100.0%
Endorsement / Rider	3	1	0	-100.0%	-100.0%
Nonrenewal	19	17	17	-10.5%	0.0%
Other	1	2	1	0.0%	-50.0%
Premium and Rating	16	22	28	75.0%	27.3%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	1	0	0	-100.0%	.
Surcharge	0	0	2	.	.
<i>Subtotal</i>	<i>56</i>	<i>70</i>	<i>66</i>	<i>17.9%</i>	<i>- 5.7%</i>
Total	577	497	553	- 4.2%	11.3%

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Accident and Health Insurance Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Adjuster Handling	0	0	1	.	.
Assignment of Benefits	0	0	1	.	.
Co-pay Issues	1	0	0	-100.0%	.
Coordination of Benefits	6	3	2	-66.7%	-33.3%
Cost of Containment	1	3	0	-100.0%	-100.0%
Delays	115	147	138	20.0%	- 6.1%
Denial of Claim	414	445	552	33.3%	24.0%
Experimental	8	3	3	-62.5%	0.0%
Fraud	0	0	1	.	.
Lead	0	0	1	.	.
Medical Necessity	10	9	17	70.0%	88.9%
Other	98	257	330	236.7%	28.4%
Other-Pre-Existing	0	1	1	.	0.0%
Other-Provider Balance Billing	1	0	1	0.0%	.
Out-of-Network Benefits	1	0	4	300.0%	.
PCP Referrals	0	1	1	.	0.0%
Post Claim Underwriting	2	1	1	-50.0%	0.0%
Preexisting Condition	1	1	2	100.0%	100.0%
Prompt Pay	0	0	6	.	.
Total Loss	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	74	47	9	-87.8%	-80.9%
Usual, Customary, Reasonable	1	2	1	0.0%	-50.0%
Utilization Review	0	0	7	.	.
<i>Subtotal</i>	<i>733</i>	<i>921</i>	<i>1,079</i>	<i>47.2%</i>	<i>17.2%</i>
Marketing					
Agent Handling	7	10	8	14.3%	-20.0%
Delays	6	2	3	-50.0%	50.0%
Duplication of Coverage	0	0	1	.	.
Failure to Place	1	1	0	-100.0%	-100.0%
Fiduciary Theft	0	1	0	.	-100.0%
Fraud/Forgery	5	1	3	-40.0%	200.0%
High Pressure Tactics	5	5	1	-80.0%	-80.0%
Misleading Advertising	1	2	0	-100.0%	-100.0%
Misrepresentation	16	39	15	- 6.3%	-61.5%
Misstatement on Application	0	0	2	.	.
Policy Delivery	0	1	0	.	-100.0%
Suitability	1	0	0	-100.0%	.

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Accident and Health Insurance Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
<i>Subtotal</i>	<i>42</i>	<i>62</i>	<i>33</i>	<i>-21.4%</i>	<i>-46.8%</i>
Policy Service					
Access to Care	8	5	1	-87.5%	-80.0%
Coverage Question	93	173	32	-65.6%	-81.5%
Delays / No Response	8	6	3	-62.5%	-50.0%
Information Requested	1	0	1	0.0%	.
Other	7	9	7	0.0%	-22.2%
Payment Not Credited	2	2	1	-50.0%	-50.0%
Policy Delivery	0	0	2	.	.
Premium Notice/Billing	13	23	25	92.3%	8.7%
Premium Refund	28	17	16	-42.9%	- 5.9%
Surrender Problems	0	1	1	.	0.0%
<i>Subtotal</i>	<i>160</i>	<i>236</i>	<i>89</i>	<i>-44.4%</i>	<i>-62.3%</i>
Underwriting					
Cancellation	8	4	3	-62.5%	-25.0%
Delays	3	2	0	-100.0%	-100.0%
Endorsement / Rider	1	0	0	-100.0%	.
Nonrenewal	0	0	1	.	.
Other	6	3	1	-83.3%	-66.7%
Premium and Rating	19	5	6	-68.4%	20.0%
Rate Classification	0	1	1	.	0.0%
Refusal to Insure	4	3	2	-50.0%	-33.3%
Rescission	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>42</i>	<i>20</i>	<i>14</i>	<i>-66.7%</i>	<i>-30.0%</i>
Total	977	1,239	1,215	24.4%	- 1.9%

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Long Term Care Insurance Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Cost of Containment	0	1	0	.	-100.0%
Delays	16	25	18	12.5%	-28.0%
Denial of Claim	10	13	23	130.0%	76.9%
Other	10	14	28	180.0%	100.0%
Unsatisfactory Settlement/Offer	6	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>42</i>	<i>54</i>	<i>69</i>	<i>64.3%</i>	<i>27.8%</i>
Marketing					
Agent Handling	2	2	0	-100.0%	-100.0%
Delays	2	0	0	-100.0%	.
Misrepresentation	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>6</i>	<i>2</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Policy Service					
Coverage Question	3	10	2	-33.3%	-80.0%
Delays / No Response	3	0	1	-66.7%	.
Other	1	0	0	-100.0%	.
Premium Notice/Billing	2	9	4	100.0%	-55.6%
Premium Refund	2	2	1	-50.0%	-50.0%
<i>Subtotal</i>	<i>11</i>	<i>21</i>	<i>8</i>	<i>-27.3%</i>	<i>-61.9%</i>
Underwriting					
Cancellation	1	0	0	-100.0%	.
Delays	1	0	0	-100.0%	.
Premium and Rating	12	1	5	-58.3%	400.0%
Rate Classification	0	0	1	.	.
<i>Subtotal</i>	<i>14</i>	<i>1</i>	<i>6</i>	<i>-57.1%</i>	<i>500.0%</i>
Total	73	78	83	13.7%	6.4%

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Medicare Supplement Insurance Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Coordination of Benefits	0	1	0	.	-100.0%
Delays	6	14	4	-33.3%	-71.4%
Denial of Claim	18	12	14	-22.2%	16.7%
Experimental	0	0	1	.	.
Other	12	36	30	150.0%	-16.7%
Out-of-Network Benefits	0	0	1	.	.
Provider Balance Billing	1	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	4	1	2	-50.0%	100.0%
<i>Subtotal</i>	<i>41</i>	<i>64</i>	<i>52</i>	<i>26.8%</i>	<i>-18.8%</i>
Marketing					
Agent Handling	1	0	0	-100.0%	.
Delays	1	2	0	-100.0%	-100.0%
Failure to Place	1	0	0	-100.0%	.
Fiduciary Theft	0	1	0	.	-100.0%
High Pressure Tactics	3	2	0	-100.0%	-100.0%
Misrepresentation	7	5	4	-42.9%	-20.0%
<i>Subtotal</i>	<i>13</i>	<i>10</i>	<i>4</i>	<i>-69.2%</i>	<i>-60.0%</i>
Policy Service					
Access to Care	1	0	0	-100.0%	.
Coverage Question	8	11	0	-100.0%	-100.0%
Delays / No Response	1	0	1	0.0%	.
Other	1	4	1	0.0%	-75.0%
Payment Not Credited	0	1	0	.	-100.0%
Policy Delivery	0	0	1	.	.
Premium Notice/Billing	6	3	5	-16.7%	66.7%
Premium Refund	10	4	3	-70.0%	-25.0%
<i>Subtotal</i>	<i>27</i>	<i>23</i>	<i>11</i>	<i>-59.3%</i>	<i>-52.2%</i>
Underwriting					
Cancellation	1	0	0	-100.0%	.
Delays	1	0	0	-100.0%	.
Premium and Rating	2	3	0	-100.0%	-100.0%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>5</i>	<i>4</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Total	86	101	67	-22.1%	-33.7%

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Life and Annuities					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Assignment of Benefits	0	0	1	.	.
Delays	67	66	64	- 4.5%	- 3.0%
Denial of Claim	52	34	50	- 3.8%	47.1%
Fraud	0	0	1	.	.
Other	107	197	191	78.5%	- 3.0%
Unsatisfactory Settlement/Offer	16	7	3	-81.3%	-57.1%
Value Dispute	0	0	1	.	.
<i>Subtotal</i>	<i>242</i>	<i>304</i>	<i>311</i>	<i>28.5%</i>	<i>2.3%</i>
Marketing					
Agent Handling	18	12	4	-77.8%	-66.7%
Churning	2	3	2	0.0%	-33.3%
Delays	5	1	0	-100.0%	-100.0%
Failure to Place	0	1	0	.	-100.0%
Fiduciary Theft	0	1	0	.	-100.0%
Fraud/Forgery	1	5	2	100.0%	-60.0%
High Pressure Tactics	3	1	1	-66.7%	0.0%
Misappropriation of Premium	3	0	2	-33.3%	.
Misleading Advertising	1	0	0	-100.0%	.
Misrepresentation	35	23	38	8.6%	65.2%
Not Licensed	2	0	2	0.0%	.
Replacement	2	1	5	150.0%	400.0%
Suitability	11	11	1	-90.9%	-90.9%
<i>Subtotal</i>	<i>83</i>	<i>59</i>	<i>57</i>	<i>-31.3%</i>	<i>- 3.4%</i>
Policy Service					
1035 Exchange	0	0	1	.	.
Abusive Service	1	0	0	-100.0%	.
Cash Value	20	19	39	95.0%	105.3%
Coverage Question	36	54	8	-77.8%	-85.2%
Delays / No Response	23	17	5	-78.3%	-70.6%
Information Requested	11	13	7	-36.4%	-46.2%
Other	15	8	3	-80.0%	-62.5%
Payment Not Credited	2	3	3	50.0%	0.0%
Policy Delivery	2	0	0	-100.0%	.
Premium Notice/Billing	15	17	12	-20.0%	-29.4%
Premium Refund	14	3	3	-78.6%	0.0%
Surrender Problems	1	5	1	0.0%	-80.0%
<i>Subtotal</i>	<i>140</i>	<i>139</i>	<i>82</i>	<i>-41.4%</i>	<i>-41.0%</i>

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Life and Annuities Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Underwriting					
Cancellation	3	4	1	-66.7%	-75.0%
Continuation of Benefits	0	0	1	.	.
Delays	3	1	1	-66.7%	0.0%
Endorsement / Rider	1	1	0	-100.0%	-100.0%
Other	1	1	0	-100.0%	-100.0%
Premium and Rating	10	1	0	-100.0%	-100.0%
Rate Classification	1	0	0	-100.0%	.
Refusal to Insure	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>20</i>	<i>9</i>	<i>3</i>	<i>-85.0%</i>	<i>-66.7%</i>
Total	485	511	453	- 6.6%	-11.4%

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Health Maintenance Organizations					
Complaints by Reason, 2006-2008					
Reason	Complaints 2006	Complaints 2007	Complaints 2008	% Change 2006-2008	% Change 2007-2008
Claim Handling					
Coordination of Benefits	3	0	0	-100.0%	.
Cost of Containment	2	1	0	-100.0%	-100.0%
Delays	7	6	7	0.0%	16.7%
Denial of Claim	65	74	59	- 9.2%	-20.3%
Experimental	6	1	0	-100.0%	-100.0%
Medical Necessity	3	4	2	-33.3%	-50.0%
Other	12	25	31	158.3%	24.0%
Prompt Pay	0	0	3	.	.
Unsatisfactory Settlement/Offer	13	5	2	-84.6%	-60.0%
Utilization Review	0	0	2	.	.
<i>Subtotal</i>	<i>111</i>	<i>116</i>	<i>106</i>	<i>- 4.5%</i>	<i>- 8.6%</i>
Marketing					
Agent Handling	0	2	4	.	100.0%
Delays	0	1	1	.	0.0%
Fraud/Forgery	0	1	0	.	-100.0%
High Pressure Tactics	1	0	0	-100.0%	.
Misrepresentation	4	8	7	75.0%	-12.5%
<i>Subtotal</i>	<i>5</i>	<i>12</i>	<i>12</i>	<i>140.0%</i>	<i>0.0%</i>
Policy Service					
Access to Care	2	2	1	-50.0%	-50.0%
Coverage Question	13	19	1	-92.3%	-94.7%
Delays / No Response	1	0	0	-100.0%	.
Other	2	2	0	-100.0%	-100.0%
Premium Notice/Billing	1	3	1	0.0%	-66.7%
<i>Subtotal</i>	<i>19</i>	<i>26</i>	<i>3</i>	<i>-84.2%</i>	<i>-88.5%</i>
Underwriting					
Cancellation	0	1	0	.	-100.0%
Premium and Rating	0	1	0	.	-100.0%
Refusal to Insure	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>1</i>	<i>2</i>	<i>0</i>	<i>-100.0%</i>	<i>-100.0%</i>
Total	136	156	121	-11.0%	-22.4%